

Fill in this information to identify your case:

Debtor 1	Dewitt BiLoche
Debtor 2 (Spouse, if filing)	Belinda M. BiLoche
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)	17-18950

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Do not state the
dependents names.

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

Son

14

No

Daughter

16

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know
the value of such assistance and have included it on Schedule I: Your Income
(Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,737.00

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00

4b. \$ 195.00

4c. \$ 0.00

4d. \$ 0.00

5. \$ 0.00

Your expenses

Debtor 1 **Dewitt BiLoche**
 Debtor 2 **Belinda M. BiLoche**

Case number (if known) **17-18950**

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 310.00
	6b. Water, sewer, garbage collection	6b. \$ 89.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 200.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 600.00	
8. Childcare and children's education costs	8. \$ 0.00	
9. Clothing, laundry, and dry cleaning	9. \$ 75.00	
10. Personal care products and services	10. \$ 58.00	
11. Medical and dental expenses	11. \$ 150.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 318.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 0.00	
14. Charitable contributions and religious donations	14. \$ 50.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 125.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 230.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$ 0.00	
17b. Car payments for Vehicle 2	17b. \$ 0.00	
17c. Other. Specify: 2017 Nissan Versa	17c. \$ 492.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: _____	21. +\$ 0.00	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 4,629.00	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 4,629.00	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 6,154.00	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 4,629.00	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 1,525.00	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Debtor 1	Dewitt BILLOCHE
	First Name
Debtor 2	Bellinda M. BILLOCHE
(Spouse if filing)	First Name
United States Bankruptcy Court for the	Middle Name
	Last Name
Case number (if known)	17-18950
	SOUTHERN DISTRICT OF ILLINOIS

Check if this is an
amended filing.

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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If two married people are filing together, both spouses are equally responsible for supplying correct information.

You must file this form whenever you file a bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3627.

Sign Below

Did you pay or agree to pay someone else (not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Dewitt BILLOCHE
Signature of Debtor

Date December 27, 2019

Attach Bankruptcy Petition Preparer's Notice,
Declaration, and Signature (Official Form 119)

Bell M. Billoche

Bellinda M. BILLOCHE
Signature of Debtor 2

Date December 27, 2019